

*Reduce your invoice processing costs by as much as 50 percent.*

## THE HIGH COST OF SETTLEMENT

Is your payables group spending valuable time to process paper invoices and resolve disputes? Are you missing opportunities to take advantage of early payment discounts? Are slow payments eroding your leverage in price negotiations?

According to industry research by the Gartner Group, the average cost of financial settlement ranges from \$40 to \$60 per transaction. Up to 20 percent of invoices are disputed, raising settlement costs by as much as \$20 per transaction.

What if you could streamline your entire payment process while cutting settlement costs by as much as half? With DirectSettle, you can.

## AUTOMATED INVOICE PROCESSING AND PAYMENT

DirectSettle is a hosted software solution that turns your settlement cycle into an efficient, paperless system. DirectSettle, powered by Xign, creates a network of companies and their suppliers who can exchange invoices, settle disputes and make payments through a hub using standardized processes.

## WHY CHOOSE DIRECTSETTLE?

- Reduces invoice processing costs by as much as 50 percent
- Eliminates paper-based processes such as invoice routing, data entry and check writing
- Integrates seamlessly with the Perfect Commerce Open Supplier Network (OSN) so that you can process e-payments with no further hardware or software investment
- Validates invoice data and automatically flags exceptions
- Increases opportunities for early payment discounts
- Decreases payment cycle time, strengthening supplier relationships

## FEATURES OF DIRECTSETTLE

**Electronic invoice**—Captures invoice data and delivers standardized electronic invoices to your A/P system

**Cash control**—Flags opportunities to capture early payment discounts; provides supplier view of invoice status and full remittance data

**Integrated electronic payment**—Sends ACH payments using buyers' and suppliers' existing banking relationships

**Dispute resolution**—Provides online platform for collaborative dispute resolution

## DISTINCT VALUE TO YOU:

- Streamlines and automates the entire payment process
- Reduces invoice processing costs by as much as 50 percent
- Helps you take advantage of early payment discounts
- Reduces payment cycle time to optimize working capital for both buyers and suppliers
- Provides expanded reporting capabilities to track transaction details
- Allows you to better manage and shorten your supplier adoption process
- Integrates with your existing A/P system
- Makes electronic payments through the Automated Clearinghouse (ACH) network

## More Information? Contact:

Your Perfect Commerce  
Account Manager

or:

LaDonna Lesikar  
281.863.6356  
LaDonna.Lesikar@perfect.com

---

Perfect Commerce, Inc.:  
1.877.777.4888 [www.perfect.com](http://www.perfect.com)

